

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-12463-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank Goya
210 Ivy Street
Apt 1B
Kearny, NJ 07032

Social Security No.:

xxx-xx-2001

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 3/27/23 and a confirmation hearing on such Plan has been scheduled for 7/27/23.

The debtor filed a Modified Plan on 7/25/23 and a confirmation hearing on the Modified Plan is scheduled for 8/24/23 @ 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 27, 2023

JAN: lc

Jeanne Naughton
Clerk

In re:
Frank Goya
Debtor

Case No. 23-12463-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 27, 2023

User: admin
Form ID: 186

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db	+ Frank Goya, 210 Ivy Street, Apt 1B, Kearny, NJ 07032-3408
519872700	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519872692	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 27 2023 20:37:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
519875894	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 27 2023 20:37:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
519872687	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 20:47:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519916891	+ Email/PDF: ebn_ais@aisinfo.com	Jul 27 2023 20:47:57	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519872688	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 20:58:30	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
519872690	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 27 2023 20:38:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519872691	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 20:58:30	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519899485	Email/Text: bnc-quantum@quantum3group.com	Jul 27 2023 20:38:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519872693	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 20:38:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519872698	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 20:58:30	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519882477	Email/Text: mrdiscen@discover.com	Jul 27 2023 20:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519872694	+ Email/Text: mrdiscen@discover.com	Jul 27 2023 20:37:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519872695	Email/Text: bankruptcycourts@equifax.com	Jul 27 2023 20:38:00	Equifax, POB 740241, Atlanta, GA 30374
519872696	^ MEBN		

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		Jul 27 2023 20:36:25	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519872697	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 27 2023 20:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519894523	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 20:58:25	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519872689	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 27 2023 20:47:34	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
519931849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 20:58:25	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519926145	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 20:47:58	Portfolio Recovery Associates, LLC, c/o Citibank, N.a., POB 41067, Norfolk VA 23541
519929088	Email/Text: bnc-quantum@quantum3group.com	Jul 27 2023 20:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519872699	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2023 20:38:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519893433	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2023 20:38:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519872701	Email/Text: bankruptcy@td.com	Jul 27 2023 20:38:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519882582	^ MEBN	Jul 27 2023 20:36:47	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519872702	Email/Text: DASPUBREC@transunion.com	Jul 27 2023 20:37:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519937094	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 27 2023 20:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519872703	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 27 2023 20:38:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
519872704	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:47:59	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519898073	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:47:21	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519915955	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Frank Goya michelle@labayenlaw.com rodney@labayenlaw.com;arly@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4